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Winter Newsletter 2011

Calendar of



January 1 st	New Year's Day
January 16 th	Closed MLK Day
February 15 th	Board Letter Due
February 20 th	Closed President's Day
March 11 th	Daylight Savings
March 27 th	Annual Meeting

DIVIDEND NEWS

Regular Shares.....	0.35%
Share Draft/Ck.....	0.05%
Regular IRA.....	0.35%
Escrow.....	0.05%



Thank You Members

As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing your credit union. We look forward to continuing to serve you in the months and years ahead.



It's The Event Of The Year

It will soon be time for the 2012 Annual Meeting of your credit union. It's an important occasion for you and for all members/owners. It enables us to come together, to hear reports on the state of the credit union, make comments, suggestions, and to ask questions about services and policy.

Mark your calendar and make plans to attend. We'll be looking for you! If you need more details, please call or stop by the credit union.

March 27th at the Fine Arts Building, HOT Fairgrounds
5:45 p.m. Dinner
6:15 p.m. Meeting

*Please RSVP your spot by calling or stopping by the credit union



Board Nominations Now Being Accepted

A position on Board of Directors provides one with the opportunity to serve your fellow members. Nominations for the Board are now being accepted. To qualify for service on the Board one must be:

- A member in good standing
- Credit worthy
- Willing to commit time when needed without compensation

Please submit a letter of intent by February 15, 2011

Submit to:
Waco Federal Credit Union
P.O. Box 646
Waco, Texas 76703

E-Statements: Easy And Efficient

Sign up for e-statements and help your credit union be a better steward of the environment and of members' money. Simply stop in the credit union and we'll get you started. Then, when your account statement is ready each month, we'll send you an email advising you of its availability. You can view online and save it electronically, or print it off and file it if you prefer. Either way there's less paper involved (no envelope) and no funds are spent on postage. That makes your credit union more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans. It's more secure for you as well because there's no danger of your statement being stolen from your mailbox. Contact the credit union for more information.



Shopping This Holiday Season

With the holiday shopping season going into full swing, many shoppers are at risk for identity theft (often through the loss of credit cards or other important pieces of identification) while shopping at the stores and malls. Here are a few tips to help guard you against ID theft and give you some peace of mind while shopping:



* Do not carry your Social Security card, passport, or birth certificate while out shopping. The loss of a Social Security card or the theft of the number could allow identity thieves to set up new credit card accounts in your name using a different address.

* Only carry the ID cards and credit cards that are needed for your shopping trip. Credit Cards should be signed with "See picture ID" on the back in permanent ink.

* Watch out for "shoulder surfers" (people who hover near shoppers and watch them as they carry out their transaction at the checkout counters.)

* If writing a check, minimize the information you share. Don't include your Social Security number or driver's license number on your check.

Tax Time Again

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them postmarked by Tuesday, April 17, 2012. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.

1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the credit union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2010 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement.

Once you have the information compiled, you can either provide it to your tax preparer or do it yourself. You may find that having taken the time to get organized, filing is the easy part!

Ready, Set, Go With A Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting Web sites like edmunds.com, kbb.com, fueconomy.gov, and reviewing the April Consumer Reports, its annual auto issue. Then, go to the credit union for your pre-approved loan. Ready? Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one. Once you've narrowed your choices, stop by the credit union to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.



Service Fee Disclosure Feb 2012

Printout (per page)	\$2.00
Statement Copies	\$2.00
Draft Copies	\$2.00
Teller Check	\$1.00
Money Order	\$1.00
Travelers Checks	
(Gift Checks)	\$1.50
(Multiple Party per \$100.00)	\$1.50
(Single Party per \$100.00)	\$1.00
NSF Fee	\$28.00
ACH Return	\$28.00
Courtesy Pay	\$28.00
Stop Payment	\$22.00
(ACH & Share Draft)	
Temporary Draft (Check)	\$0.50
Account Research (per hour)	\$20.00
Overdraft Transfer	\$2.00
Return Deposit Check Fee	\$15.00
Wire Transfer/Western Union	\$15.00
Share Excessive Withdrawal Fee	\$2.00
(more than 3 withdrawals in the same month)	
Closing Account within 180 days	\$20.00
Bill Pay Service (1 st 15 items)	\$5.95
New Beginnings Money Orders	\$0.75
Safe Deposit Boxes	(Annual)
Small 3x5x21	\$10.00
Medium 3x10x21	\$20.00
Large 6x10x21	\$35.00
X-Large 10x10x21	\$55.00